



Order Filed on May 29, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

**RAS Citron, LLC**

Authorized Agent for Secured Creditor  
130 Clinton Road, Lobby B, Suite 202  
Fairfield, NJ 07004  
Telephone: 973-575-0707  
Facsimile: 973-404-8886

Harold N. Kaplan HK0226

In Re:

**Joseph M. Ghigna,**

**Debtor,**

**Michelle Ghigna,**

**Joint Debtor.**

Case No.: 18-15116-MBK

Chapter: 13

Hearing Date: May 28, 2019

Judge: Michael B. Kaplan

Recommended Local Form:

☒ Followed

☐ Modified

**ORDER VACATING STAY**

The relief set forth on the following page, is hereby **ORDERED**.

**DATED: May 29, 2019**

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtors: Joseph M. Ghigna and Michelle Ghigna

Case No.: 18-15116-MBK

Caption of Order: **Order Vacating Stay**

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Upon the motion of Nationstar Mortgage LLC d/b/a Mr. Cooper, ("Secured Creditor") under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor's rights in regard to the following:

☒ Real property more fully described as:

132 Susan Drive Jackson, New Jersey 08527.

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Secured Creditor may join the Debtors and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

Secured Creditor shall serve this Order on the Debtors, any trustee, and any other party who entered an appearance on the motion.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Joseph M. Ghigna  
Michelle Ghigna  
Debtors

Case No. 18-15116-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2019.  
db/jdb +Joseph M. Ghigna, Michelle Ghigna, 132 Susan Drive, Jackson, NJ 08527-1141

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
David A. Semanchik on behalf of Joint Debtor Michelle Ghigna info@semanchiklaw.com  
David A. Semanchik on behalf of Debtor Joseph M. Ghigna info@semanchiklaw.com  
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Harold N. Kaplan on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
hkaplan@rasnj.com, informationathnk@aol.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Laura M. Egerman on behalf of Creditor Federal National Mortgage Association (FANNIE MAE)  
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
rsolarz@kmlawgroup.com  
Sindi Mncina on behalf of Creditor Federal National Mortgage Association (FANNIE MAE)  
smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10